

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION - DETROIT**

**IN RE:**

Regina Cheri Parks,

DEBTOR.

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CHAPTER 13

CASE NO. 18-51806-PJS

JUDGE PHILLIP J. SHEFFERLY

**TRUSTEE'S OBJECTIONS TO CONFIRMATION OF CHAPTER 13 PLAN**

**NOW COMES** the Chapter 13 Standing Trustee, David Wm. Ruskin, and objects to confirmation of the Chapter 13 Plan in the above matter pursuant to L.B.R. 3015-3(a) (E.D.M.) as follows:

1. As of October 8, 2018, the Trustee has not been served with a true copy of Debtor's Payment Order, nor a copy of an Electronic Transfer of Funds Payment Order, nor an Order excusing the requirement for the same, as required by E.D. Mich. L.B.R. 1007-1(c).

2. Debtor testified at the First Meeting of Creditors that Debtor deposited \$12,000.00 on June 7, 2018 into Debtor's bank account. Debtor's Schedules disclosed only \$15.00 total on deposit in Debtor's bank accounts. Debtor has not produced an itemized statement explaining the dissipation of the funds or identifying any party to whom funds were paid or the amount of those payments rendering it impossible to determine whether Debtor's Plan complies with 11 U.S.C. Section 1325, particularly where Debtor's answers to Statement of Financial Affairs Questions 4 and 5 indicate that Debtor's only income from January 1, 2018 through the Petition date was \$10,416.00 in gambling winnings; Debtor's responses to Statement of Financial Affairs Questions 7 and 8 do not indicate any payments to or on account of debts owed to insiders; and Debtor's response to Statement of Financial Affairs Question 6 indicates that Debtor did not pay any creditor a total of \$600.00 or more in the 90 days preceding commencement of this case.

3. Debtor has not produced a Profit and Loss Statement broken down by month to account for all of Debtor's income from all sources without which it cannot be determined whether Debtor's Plan complies with 11 U.S.C. Section 1325.

4. Debtor testified at the First Meeting of Creditors that Debtor resides with her significant other who receives income from the City of Detroit and Social Security. Debtor's Schedule I does not include any of this income although it appears that Debtor's Schedule J and Debtor's Chapter 13 Plan account for household living expenses for both Debtor and Debtor's significant other.

5. Debtor's Schedule I indicates that Debtor is self-employed and has monthly net income of \$4,117.00. Debtor's answers to Statement of Financial Affairs Questions 4 and 5 indicate that Debtor's only income for the year 2018 has been gambling winnings in the amount of \$10,416.00; and Debtor's total income for the year 2017 was only \$10,272.00, or less than \$1,000.00 per month. In light of the significant contradictions, Debtor's Plan does not comply with 11 U.S.C. Section 521 or 11 U.S.C. Section 1325(a).

**WHEREFORE**, the Chapter 13 Standing Trustee requests this Honorable Court deny confirmation of Debtor's Chapter 13 Plan unless modified to meet these objections.

OFFICE OF DAVID WM. RUSKIN,  
STANDING CHAPTER 13 TRUSTEE

Dated: October 10, 2018

By: /s/ Thomas D. DeCarlo  
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THOMAS D. DECARLO (P65330)  
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**CERTIFICATE OF SERVICE OF TRUSTEE'S OBJECTIONS TO  
CONFIRMATION OF CHAPTER 13 PLAN**

I hereby certify that on October 10, 2018, I electronically filed the Trustee's Objections to Confirmation of Chapter 13 Plan with the Clerk of the Court using the ECF system which will send notification of such filing to the following:

The following parties were served electronically:

OSIPOV BIGELMAN PC  
20700 CIVIC CENTER DRIVE SUITE 420  
SOUTHFIELD, MI 48076-0000

The following parties were served via First Class Mail at the addresses below by depositing same in a United States Postal Box with the lawful amount of postage affixed thereto:

Regina Cheri Parks  
6036 Jennifer Crescent  
West Bloomfield, MI 48324-0000

/s/ Vanessa Wild

Vanessa Wild  
For the Office of David Wm. Ruskin  
Chapter 13 Standing Trustee - Detroit  
1100 Travelers Tower  
26555 Evergreen Road  
Southfield, MI 48076-4251  
(248) 352-7755